Amendments to the Claims:

Please amend claims 1 and 8.

Please add new claims 46-54.

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of performing a retail transaction, comprising:

initiating a customer-independent transaction detail communication from a retail system to a transaction authorization system;

initiating a customer wireless communication from a customer-controlled wireless communication device to the transaction authorization system;

matching the customer wireless communication with the transaction detail communication; ~~and~~

identifying a customer account associated with the customer wireless communication; and

authorizing the retail transaction to the retail system.

2.   (Original) The method of claim 1, further comprising:

supplying a customer-independent token to the retail system.

3.   (Original) The method of claim 2,

wherein the customer-independent token supplies a customer-independent account data.

4.   (Original) The method of claim 2,

wherein the customer-independent token supplies a retailer-dependent account data.

5.   (Original) The method of claim 2,

wherein the customer-independent token supplies a location-dependent account data.

6.   (Original) The method of claim 2, wherein the transaction detail communication is otherwise identical to a standardized transaction detail communication.

7.   (Original) The method of claim 1, initiating a transaction detail communication comprising:

supplying a customer-independent token in lieu of a customer-dependent token used in a non-wireless-enabled private label transaction.

8.   (Currently Amended) The method of claim 1,

wherein the retail system is a POS system, and

wherein the POS system can perform the ~~wireless-enabled private label~~ retail transaction without modification.

9.   (Original)   The method of claim 1, wherein the customer-controlled wireless communication device is a wireless telephone.

10.   (Original) The method of claim 1, wherein the customer account is a private label credit account.

11.   (Original) The method of claim 1, authorizing the retail transaction comprising:

modifying the retail transaction to reference the customer account.

12.–45.   (Cancelled).

46.   (New) A computer readable medium, on which is stored software, which when executed by a processor, causes the processor to perform actions comprising:

receiving a customer-independent transaction detail communication from a retail system;

receiving a customer wireless communication from a customer-controlled wireless communication device;

matching the customer wireless communication with the transaction detail communication;

identifying a customer account associated with the customer wireless communication; and

authorizing the retail transaction to the retail system.

47.   (New) The computer readable medium of claim 46, wherein receiving comprises: receiving a customer-independent account data from the retail system.

48.   (New) The computer readable medium of claim 46, wherein receiving comprises: receiving a retailer-dependent account data from the retail system.

49.   (New) The computer readable medium of claim 46, wherein receiving comprises: receiving a location-dependent account data from the retail system.

50.   (New) The computer readable medium of claim 46, wherein authorizing the retail transaction comprises:

modifying the retail transaction to reference the customer account, responsive to identifying the customer account associated with the customer wireless communication.

51.   (New) A system, comprising:

a processor;

a storage medium, coupled to the processor;

a software, stored on the storage medium, which when executed by the processor, causes the processor to perform actions comprising:

receiving a customer-independent transaction detail communication from a retail system;

receiving a customer wireless communication from a customer-controlled wireless communication device;

matching the customer wireless communication with the transaction detail communication;

identifying a customer account associated with the customer wireless communication; and

authorizing the retail transaction to the retail system.

52.   (New) The system of claim 51, further comprising:

a customer-independent token, configured to be supplied to the retail system,

wherein the customer independent token provides customer-independent data for the customer-independent transaction detail communication.

53.   (New) The system of claim 51,

wherein the customer independent token stores a customer-independent data, comprising a retailer-dependent account data.

54.   (New)   The system of claim 51, wherein authorizing the retail transaction comprises:

modifying the retail transaction to reference the customer account, responsive to identifying the customer account associated with the customer wireless communication.